

In re:Thu Thi Lam, Debtor.

Case No.: 99-25025-BKC-PGH

The Court denied the debtor's motion to reopen her Chapter 13 case to add creditors. 11 U.S.C. § 1329 makes clear that a Chapter 13 plan cannot be modified after all payments have been made. Furthermore, omitted creditors would be severely prejudiced if Chapter 13 debtors were allowed to reopen Chapter 13 cases to add omitted creditors. First, omitted creditors did not have an opportunity to share in the dividend along with other creditors. Second, omitted creditors did not have an opportunity to object to confirmation of the plan. Finally, omitted creditors did not have an opportunity to ask the Court to modify the plan under 11 U.S.C. § 1329(a) if the debtor's circumstances improved during the administration of the case.